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Attorneys for Bayview Loan Servicing, LLC  
L&A Case No. 15-48218

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH  
CENTRAL DIVISION

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In re:	Bankruptcy No. 14-20583 WTT
Felix Guerra Ortiz and Cristy Gae Ortiz,	(a Chapter 13 case)
Debtors.	Filed Electronically
	<i>Hearing June 26, 2015 @ 9:30 a.m.</i>

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ORDER TERMINATING THE AUTOMATIC STAY

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Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ("Creditor") filed a Motion for Termination of the Automatic Stay. Notice was proper and no objections were filed. Therefore for good cause appearing, it is hereby ORDERED, adjudged and decreed that the

automatic stay in this case is terminated as to the real property of the debtors located at 2528 South 2350 East, Saint George, in Washington County, Utah, more particularly described as:

All of Lot 36, RED BUTTE SUBDIVISION PHASE 3, according to the official plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

It is further ORDERED that Creditor, and/or its successors and assigns, is permitted to proceed, pursuant to applicable non-bankruptcy law, to exercise all of its legal remedies and rights, including any right of assessment of reasonable fees and costs as provided by contract or statute, against the above-described property; and,

It is further ORDERED that Creditor and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance, loan modification, refinance, short sale, deed in lieu, or other loan workout/loss mitigation agreement or alternative to foreclosure. Any such agreement shall be non-recourse unless included in a reaffirmation agreement. Creditor may contact the Debtors via telephone or written correspondence to offer such an agreement. This order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other Chapter of Title 11 of the United States code.

It is further ORDERED that, upon termination of the automatic stay, the Chapter 13 Trustee shall make no further distribution to Creditor on its secured claim, and Creditor shall file, within 180 days for it to be allowed, an amended proof of claim showing the amount, if any, that should be paid through debtors' plan as an unsecured claim, for any deficiency balance, and shall

serve a copy on the Chapter 13 Trustee.

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**DESIGNATION OF PARTIES TO BE SERVED**

Service of the foregoing Order Terminating the Automatic Stay shall be served to the parties and in the manner designated below:

**By Electronic Service:** I certify that the parties of record in this case as identified below, are registered CM/ECF users and will be served notice of entry of the foregoing Order through the CM/ECF system:

Mark S. Middlemas  
Lundberg & Associates  
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ECF

Attorneys for Creditor

Andres Diaz  
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ECF

Chapter 13 Trustee

**By U.S. Mail:** In addition to the parties of record receiving notice through the CM/ECF system, the following parties should be served notice pursuant to Fed R. Civ. P. 5(b).

Felix Guerra Ortiz  
Cristy Gae Ortiz  
2528 South 2350 East  
Saint George, UT 84790  
Debtors

/s/Mark S. Middlemas  
Mark S. Middlemas